

FDIC

Statistics on Banking

A Statistical Profile of the United States Banking Industry

The Federal Deposit Insurance Corporation
Division of Insurance and Research

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INTRODUCTION

The *FDIC Statistics on Banking* is intended to be a reference and source document for those interested in detailed data on bank industry performance during a given time period. Its primary goal is to provide comprehensive industry data about FDIC-insured depository institutions. A similar publication, *FDIC Historical Statistics on Banking*, provides similar information from a historical perspective.

FDIC Statistics on Banking contains data of two types: 'structure' data (number of banks and branches) and financial data on **FDIC-insured depository institutions**, which include both **FDIC-insured commercial banks** as well as **FDIC-insured savings institutions**. Users are invited to submit, in writing, comments and content suggestions for future editions. Comments and questions should be addressed to:

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CONTENTS

The publication consists of several distinct components:

- ◆ Charts and graphs
- ◆ Structure data (number of banks and branches)
- ◆ Financial data on FDIC-insured depository institutions
 - ◆ Financial data on FDIC-insured commercial banks
 - ◆ Financial data on FDIC-insured savings institutions

Data are provided at the aggregate national level and at the aggregate state level by asset size, charter type, and insurance fund membership.

FDIC-INSURED COMMERCIAL BANKS

The category of FDIC-insured commercial banks includes all commercial banks insured by the Federal Deposit Insurance Corporation (FDIC) either through the Bank Insurance Fund (BIF) or through the Savings Association Insurance Fund (SAIF). These institutions are regulated by and submit financial data to one of the three federal commercial bank regulators (the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation or the Office of the Comptroller of the Currency).

FDIC-insured commercial banks include the following categories of depository institutions insured by the FDIC:

- ◆ National banks
- ◆ State-chartered banks and depository trust companies, except savings banks
- ◆ Commercial banks, either national or state-chartered, insured either by the FDIC Bank Insurance Fund (BIF) or by the FDIC Savings Association Insurance Fund (SAIF)
- ◆ Other financial institutions which operate under general banking codes, or are specifically authorized by law to accept deposits and in practice do so, or the obligations of which are regarded as deposits for deposit insurance

FDIC-INSURED SAVINGS INSTITUTIONS

The category of FDIC-insured savings institutions includes all institutions insured by either the FDIC Bank Insurance Fund (BIF) or the FDIC Savings Association Insurance Fund (SAIF) operating under state or federal banking codes applicable to thrift institutions. These institutions are regulated by and submit financial data to the Office of Thrift Supervision or the FDIC.

EXCLUSIONS

Data on depository institutions not insured by the FDIC through either the BIF or SAIF are not included in this publication.

Institutions in the following categories are excluded:

- ◆ State-chartered and private banks not insured by the FDIC
- ◆ FDIC-Insured domestic branches of foreign banks (IBA offices)
- ◆ Nondeposit trust companies
- ◆ Other institutions not insured by the FDIC, including credit unions, building and loan associations, personal loan companies, industrial banks, loan and investment companies, and similar institutions, chartered under laws applicable to such institutions or under general incorporation laws regardless of whether such institutions are called 'banks'
- ◆ Institutions chartered under banking or trust company laws, but operating as investment or title insurance companies and not engaged in deposit taking
- ◆ Federal Reserve Banks and other banks, such as the Federal Home Loan Banks, which operate as rediscount banks and do not accept deposits except from financial institutions

BRANCHES

Branches include all offices of a bank other than its head office, at which deposits are received, checks paid, or money lent. Banking facilities separate from a banking house, banking facilities at government establishments, offices, agencies, paying or receiving stations, drive-in facilities, and other facilities operated for limited purposes are defined as branches under the Federal Deposit Insurance Act, section 3(o), regardless of the fact that in certain states, including those that prohibit the operation of branches, such limited

facilities are not considered branches within the meaning of State law. Branch data include all U.S. domestic and U.S. territory offices as well as foreign branches. A foreign branch is a branch or subsidiary located

in a foreign country, as well as an Edge or Agreement subsidiary, or an International Banking Facility (IBF) that is located in the U.S. Automated teller machines (ATMs) are not considered branches.

DATA SOURCES

The structure and financial data source used in the preparation of this publication is the FDIC's Financial Time Series (FTS) database. The primary sources of FTS financial data are the Federal Financial Institutions Examination Council (FFIEC) *Call Reports* and the OTS *Thrift Financial Reports* submitted by all FDIC-insured depository institutions. The primary source data are updated continuously as a result of corrections and amendments. Thus, the data contained in this publication represents the industry as of date of publication.

METHODOLOGY

The format of this publication follows the type of institution (FDIC-insured banks and FDIC-insured savings institutions) and does not necessarily follow the primary source form (primarily *Call Reports* and *Thrift Financial Reports*). Appropriate footnotes are provided to explain reporting differences that limit the availability of information.

COMPARABILITY OF DATA

Reporting requirements and instructions change over time and between the primary source forms. Where possible, adjustments have been made to account for these changes to make all values adhere as closely as possible to current reporting requirements and instructions. The notes accompanying the tables are an integral part of this publication and provide information regarding the comparability of source data and on reporting differences over time.

SOURCE FORMS

◆ COMMERCIAL BANKS

Each FDIC-insured commercial bank files a quarterly *Call Report* using one of two sets of report forms:

- ◆ **FFIEC 031** is filed by banks that have foreign offices, including Edge or Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries or International Bank Facilities (IBFs) and are required to report data for these offices on a consolidated basis.
- ◆ **FFIEC 041** is filed by banks with domestic offices only on a consolidated basis.

◆ SAVINGS INSTITUTIONS

The data on FDIC-supervised state-chartered savings banks are obtained from the *Call Reports* that are filed quarterly with the FDIC. Beginning with the March 31, 1989 *Call Reports*, these savings banks use the same form as commercial banks.

The data on savings banks and savings and loan institutions supervised by the Office of Thrift Supervision (OTS) (formerly the Federal Home Loan Bank Board) are obtained from quarterly *Thrift Financial Reports* filed with the OTS. Certain adjustments are made to the *Thrift Financial Reports* to provide closer conformance with the reporting and accounting requirements of the FFIEC *Call Reports* filed by commercial banks and FDIC-supervised state-chartered savings banks.

LEVEL OF CONSOLIDATION

All financial data represent the consolidation of domestic and foreign operations, including operations in "other areas".

All significant majority-owned bank subsidiaries and other majority-owned subsidiaries are fully consolidated in accordance with GAAP if they meet any of the following "significant" criteria:

- ◆ Any subsidiary in which the parent bank's investment represents 5 percent or more of its equity capital accounts
- ◆ Any subsidiary whose gross operating revenues amount to 5 percent or more of the parent bank's gross operating revenues
- ◆ Any subsidiary whose 'Income (loss) before income taxes' amounts to 5 percent or more of the 'Income (loss) before income taxes' of the parent bank
- ◆ Any subsidiary, which is a parent of one or more other subsidiaries which, when consolidated, constitutes a significant subsidiary, as above.

Financial institutions can elect to consolidate nonsignificant majority-owned subsidiaries, but must do so on a consistent basis.

For other unconsolidated subsidiaries, associated companies, and corporate joint ventures over which the bank exercises significant influence, the equity method of accounting is required.

Additional reporting requirements for institutions filing the *Call Report* should be noted:

- ◆ Investments in subsidiaries not consolidated are reported on an equity (rather than cost) basis with the investment and undivided profits adjusted to include the parent's share of the subsidiaries' earnings or losses less dividends received.

- ◆ Assets and liabilities held in or administered by an insurance, real estate, foreign, or any other department of a bank, except a trust department, are consolidated with the respective assets and liabilities of the commercial department. 'Deposits of individuals, partnerships, and corporations' (IPC) include trust funds deposited by a trust department in a commercial or savings department if the beneficiary is an IPC. Other assets held in trust are not included in statements of assets and liabilities.
- ◆ Demand balances with, and demand deposits due to, commercial banks in the United States are reported net of reciprocal interbank demand deposits (reciprocal interbank deposits arise when two banks maintain deposit accounts with each other).
- ◆ Reserve balances passed through to the Federal Reserve by a correspondent bank on behalf of its respondent bank are reflected as assets and deposit liabilities of the correspondent bank.
- ◆ Income is reported on an accrual accounting basis. Where the results would not be significantly different, at the option of the bank, trust department income and certain other accounts may be reported on a cash basis. Income taxes must be computed on the amount of income and expense included in the Report of Income with certain adjustments.

Since March 1997, all thrifts are required to consolidate majority-owned subsidiaries in accordance with GAAP and 12 CTR 559.2. Any other unconsolidated subsidiaries must be reported by the equity method.

Other accounting differences exist between the FFIEC *Call Reports* and the OTS Thrift Financial Reports, such as asset sales with recourse; institutions filing a *Thrift Financial Report* in certain situations are allowed to remove assets sold with recourse from their balance sheets. The data necessary to account for these differences

is not reported.

OTHER DATA USES

The *Call Report* information is used by bank regulators in their offsite monitoring systems, by examiners in their pre-examination planning efforts, by the FFIEC in its preparation of the Uniform Bank Performance Report (UBPR) and for industry analyses in the FDIC's Quarterly Banking Profile (QBP) and Preliminary Bank Earnings Report (PBER). Most of the data included in these reports are also available to the public upon request.

VALIDATION

Every attempt has been made to assure the accuracy and integrity of the data contained in this publication. Any inconsistency brought to our attention will be investigated and corrected in future editions.



This publication is a product of the Statistics Branch, Division of Insurance and Research, Federal Deposit Insurance Corporation, Washington, D.C. 20429.

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SECTION A: HIGHLIGHTS AND TRENDS

CHARTS:

Number of FDIC-insured commercial banks, 1934 through 2004

Assets of FDIC-insured commercial banks, 1934 through 2004

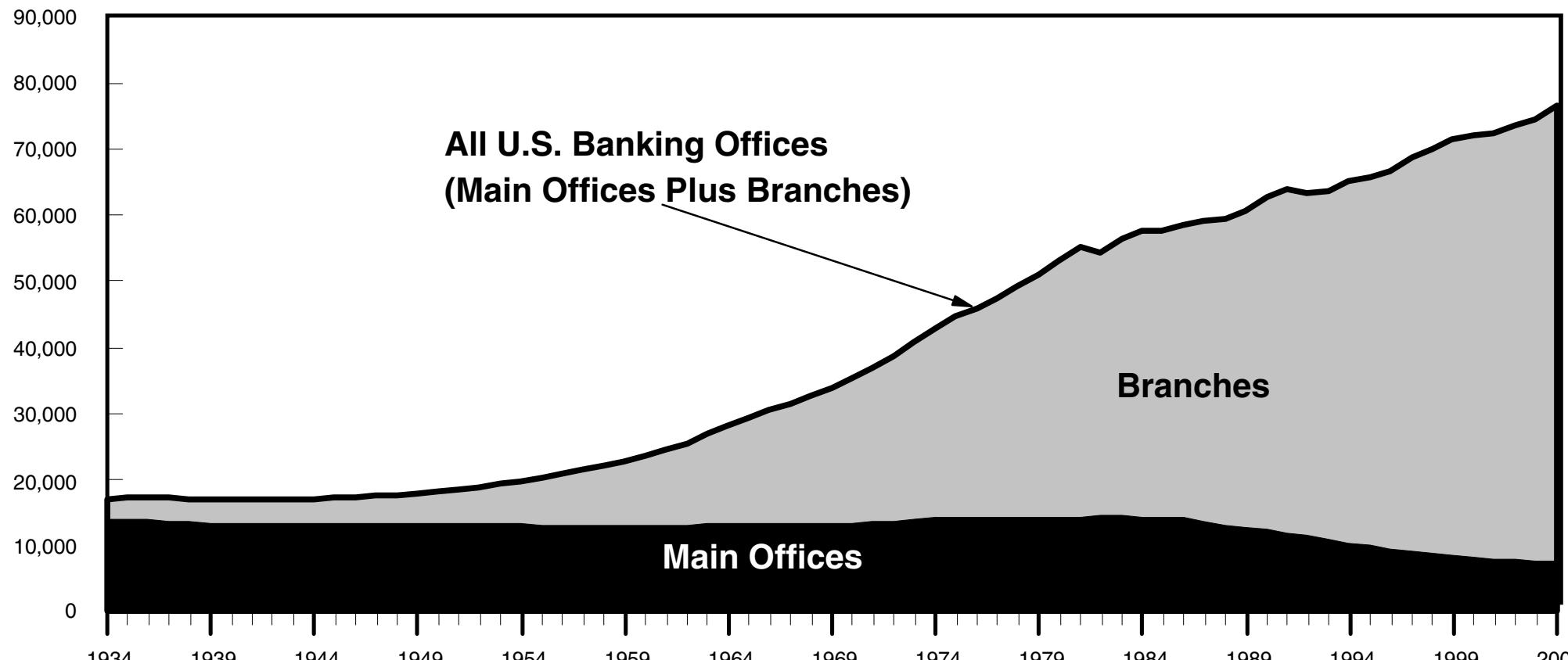
Net income of FDIC-insured commercial banks, 1934 through 2004

Deposits of FDIC-insured commercial banks, by state

Number of Insured Commercial Banks 1934 - 2004

Number of U.S. Banking Offices

(as of Year-End)



	1934	1939	1944	1949	1954	1959	1964	1969	1974	1979	1984	1989	1994	1999	2004
<u>Main Offices</u>	14,146	13,538	13,268	13,436	13,323	13,114	13,493	13,473	14,230	14,364	14,407	12,741	10,488	8,598	7,630
<u>Branches</u>	2,985	3,456	3,875	4,530	6,346	9,732	14,699	20,379	28,651	36,791	43,250	47,941	54,607	62,987	68,949
<u>Total Offices</u>	17,131	16,994	17,143	17,966	19,669	22,846	28,192	33,852	42,881	51,155	57,657	60,682	65,095	71,585	76,579

Beginning in 1982, remote service facilities (ATMs) were not included in the count of total branches.
(At the end of 1981, there were approximately 3,000 such facilities.)

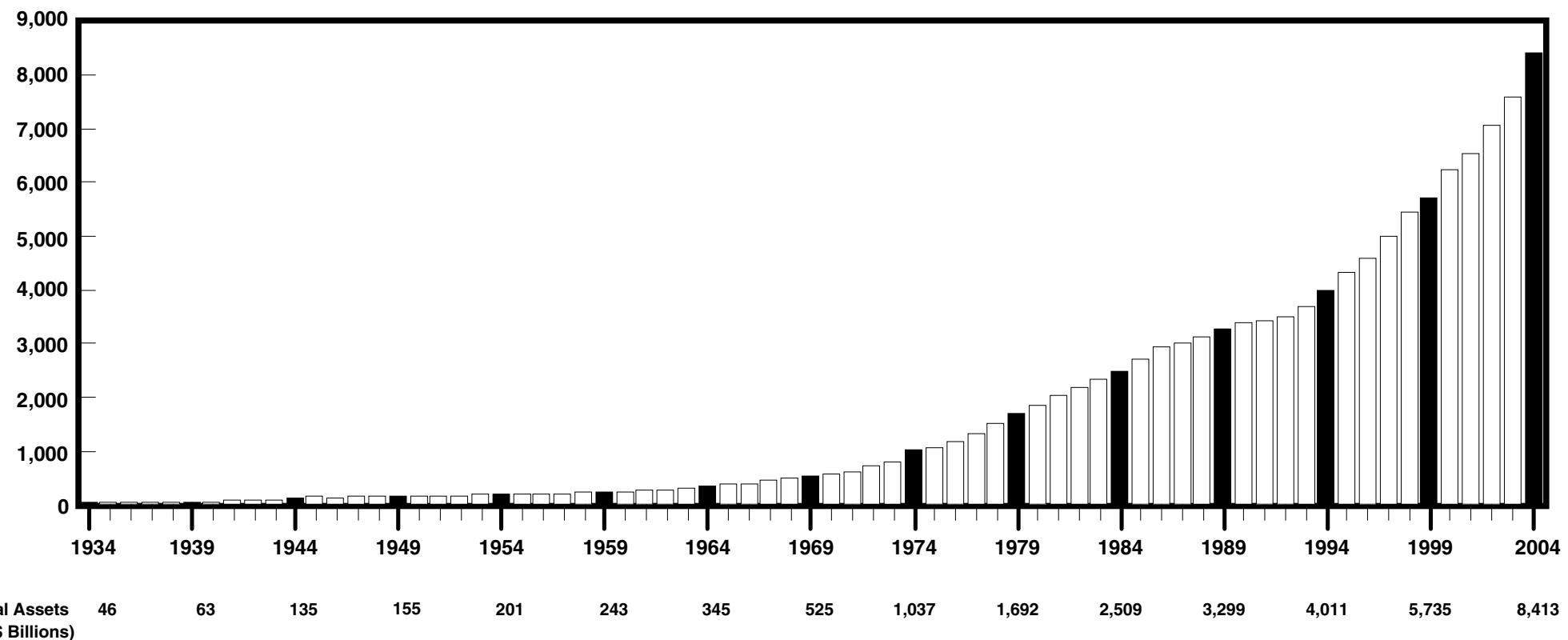
Includes U.S. Territories and Possessions.

Assets of FDIC-Insured Commercial Banks

1934 - 2004

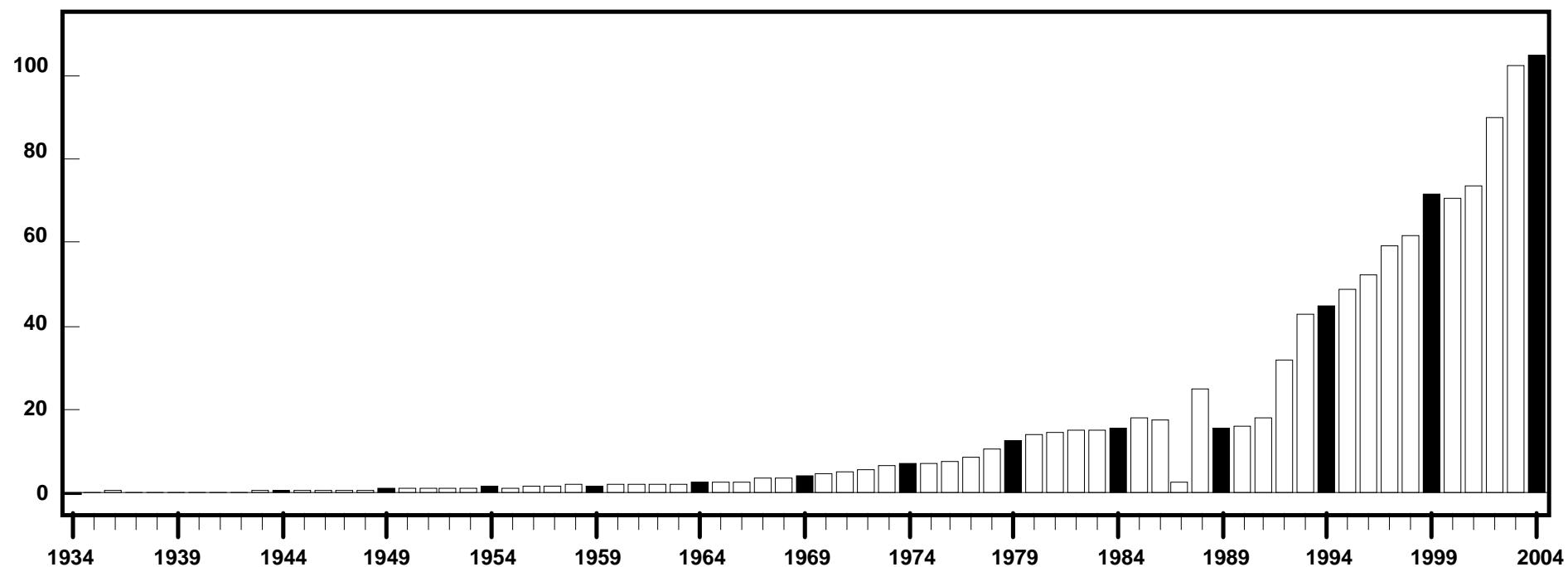
(as of Year-End)

\$ Billions



Net Income of FDIC-Insured Commercial Banks
1934 - 2004
(as of Year-End)

\$ Millions



Net Income
 (in \$ Millions) -357 370 736 968 1,473 1,553 2,602 4,335 7,092 12,839 15,500 15,575 44,622 71,491 104,724

Deposits of FDIC-Insured Commercial Banks

as of December 31, 2004

(\$ Billions)



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TABLE 101 CHANGES IN NUMBER AND CLASSIFICATION OF FDIC-INSURED DEPOSITORY INSTITUTIONS

Institutions Grouped by Charter Class

December 31, 2004	Total FDIC Insured	COMMERCIAL BANKS				SAVINGS INSTITUTIONS		
		Total	National Charter	State Charter		Total	Federal Charter	State Charter
				Fed Member	Fed Nonmember			
December 31, 2003.....	9,181	7,770	1,999	935	4,836	1,411	815	596
December 31, 2004.....	8,975	7,630	1,906	919	4,805	1,345	781	564
Net change during the year.....	(206)	(140)	(93)	(16)	(31)	(66)	(34)	(32)
Institutions beginning operation.....	128	122	18	7	97	6	4	2
Institutions ceasing operation.....	(337)	(273)	(97)	(48)	(128)	(64)	(40)	(24)
Failed institutions.....	4	3	1	1	1	1	1	0
Other changes in classification.....	(3)	(11)	14	(25)	0	8	(2)	10
Memoranda as of December 31, 2004								
Insurance Fund Membership:								
BIF Members, Total.....	7,839	7,517	1,884	901	4,732	322	43	279
Part of deposit base is insured by SAIF.....	773	730	234	109	387	43	13	30
BIF coverage only.....	7,066	6,787	1,650	792	4345	279	30	249
SAIF Members, Total.....	1,136	113	22	18	73	1,023	738	285
Part of deposit base is insured by BIF.....	149	34	5	4	25	115	88	27
SAIF coverage only.....	987	79	17	14	48	908	650	258
Primary Federal Regulator:								
Federal Deposit Insurance Corporation (BIF).....	5,011	4,732	0	0	4732	279	0	279
Federal Deposit Insurance Corporation (SAIF).....	253	73	0	0	73	180	0	180
Office of the Comptroller of the Currency (BIF).....	1,884	1,884	1,884	0	0	0	0	0
Office of the Comptroller of the Currency (SAIF).....	22	22	22	0	0	0	0	0
Board of Governors of the Federal Reserve (BIF).....	901	901	0	901	0	0	0	0
Board of Governors of the Federal Reserve (SAIF).....	18	18	0	18	0	0	0	0
Office of Thrift Supervision (BIF).....	43	0	0	0	0	43	43	0
Office of Thrift Supervision (SAIF).....	843	0	0	0	0	843	738	105

TABLE 101A CHANGES IN NUMBER AND CLASSIFICATION OF OFFICES OF FDIC-INSURED DEPOSITORY INSTITUTIONS

Institutions Grouped by Charter Class

December 31, 2004	Total FDIC Insured	COMMERCIAL BANKS				SAVINGS INSTITUTIONS		
		Total	National Charter	State Charter		Total	Federal Charter	State Charter
				Fed Member	Fed Nonmember			
December 31, 2003.....	90,094	76,195	36,789	14,619	24,787	13,899	8,691	5,208
December 31, 2004.....	91,979	78,214	38,991	13,661	25,562	13,765	9,088	4,677
Net changes during the year.....	1,885	2,019	2,202	(958)	775	(134)	397	(531)
Memoranda as of December 31, 2004								
Insurance Fund Membership:								
BIF member, total.....	79,947	75,551	37,383	13,427	24,741	4,396	1,234	3,162
SAIF members, total.....	12,032	2,663	1,608	234	821	9,369	7,854	1,515

Note: In prior years, this table only reflected changes in branch offices and not main offices. Beginning in 2004, total offices are used for this table in order to encompass all offices in operation during the year.

TABLE 102 SUMMARY OF CHANGES OF FDIC-INSURED DEPOSITORY INSTITUTIONS
 DECEMBER 31, 2003 through DECEMBER 31, 2004

STATE	Institutions in Operation 12-31-03	Institutions Beginning Operation + -	CEASING OPERATION		Institutions in Operation 12-31-04	NET CHANGE ¹
			Failed Institutions -	Mergers Absorptions & Consolidations -		
Alabama.....	162	4	0	2	164	2
BIF Members.....	148	4	0	2	150	2
SAIF Members.....	14	0	0	0	14	0
Alaska.....	7	0	0	0	7	0
BIF Members.....	6	0	0	0	6	0
SAIF Members.....	1	0	0	0	1	0
Arizona.....	50	1	0	3	49	(1)
BIF Members.....	47	1	0	3	46	(1)
SAIF Members.....	3	0	0	0	3	0
Arkansas.....	170	0	0	2	168	(2)
BIF Members.....	157	0	0	1	156	(1)
SAIF Members.....	13	0	0	1	12	(1)
California.....	318	12	0	33	295	(23)
BIF Members.....	277	12	0	29	258	(19)
SAIF Members.....	41	0	0	4	37	(4)
Colorado.....	180	4	0	7	177	(3)
BIF Members.....	169	4	0	7	166	(3)
SAIF Members.....	11	0	0	0	11	0
Connecticut.....	63	1	0	8	57	(6)
BIF Members.....	56	1	0	7	50	(6)
SAIF Members.....	7	0	0	1	7	0
Delaware.....	34	1	0	1	34	0
BIF Members.....	30	1	0	1	30	0
SAIF Members.....	4	0	0	0	4	0
District of Columbia.....	5	1	0	0	6	1
BIF Members.....	4	1	0	0	5	1
SAIF Members.....	1	0	0	0	1	0

Florida.....	304	15	1	22	295	(9)
BIF Members.....	257	14	1	18	251	(6)
SAIF Members.....	47	1	0	4	44	(3)
Georgia.....	345	14	0	14	344	(1)
BIF Members.....	317	14	0	13	318	1
SAIF Members.....	28	0	0	1	26	(2)
Hawaii.....	8	0	0	0	8	0
BIF Members.....	6	0	0	0	6	0
SAIF Members.....	2	0	0	0	2	0
Idaho.....	18	0	0	1	17	(1)
BIF Members.....	15	0	0	1	14	(1)
SAIF Members.....	3	0	0	0	3	0
Illinois.....	769	3	0	29	746	(23)
BIF Members.....	661	3	0	23	642	(19)
SAIF Members.....	108	0	0	6	104	(4)
Indiana.....	206	1	0	9	197	(9)
BIF Members.....	144	1	0	7	137	(7)
SAIF Members.....	62	0	0	2	60	(2)
Iowa.....	422	0	0	8	414	(8)
BIF Members.....	402	0	0	7	395	(7)
SAIF Members.....	20	0	0	1	19	(1)
Kansas.....	380	0	0	8	372	(8)
BIF Members.....	361	0	0	7	354	(7)
SAIF Members.....	19	0	0	1	18	(1)
Kentucky.....	243	2	0	9	237	(6)
BIF Members.....	215	2	0	7	211	(4)
SAIF Members.....	28	0	0	2	26	(2)
Louisiana.....	170	1	0	5	166	(4)
BIF Members.....	137	1	0	3	135	(2)
SAIF Members.....	33	0	0	2	31	(2)
Maine.....	40	0	0	0	39	(1)
BIF Members.....	33	0	0	0	32	(1)
SAIF Members.....	7	0	0	0	7	0

¹Generally, the net change for each state represents institutions beginning operation minus failed institutions, mergers, absorptions, and consolidations.

TABLE 102 SUMMARY OF CHANGES OF FDIC-INSURED DEPOSITORY INSTITUTIONS
 DECEMBER 31, 2003 through DECEMBER 31, 2004

STATE	Institutions in Operation 12-31-03	Institutions Beginning Operation + 0	CEASING OPERATION		Institutions in Operation 12-31-04	NET CHANGE ¹
			Failed Institutions - 0	Mergers Absorptions & Consolidations - 9		
Maryland.....	122	3	0	9	116	(6)
BIF Members.....	62	3	0	6	59	(3)
SAIF Members.....	60	0	0	3	57	(3)
Massachusetts.....	209	0	0	9	200	(9)
BIF Members.....	191	0	0	8	183	(8)
SAIF Members.....	18	0	0	1	17	(1)
Michigan.....	178	2	0	6	173	(5)
BIF Members.....	156	2	0	5	153	(3)
SAIF Members.....	22	0	0	1	20	(2)
Minnesota.....	486	6	0	11	478	(8)
BIF Members.....	462	5	0	10	456	(6)
SAIF Members.....	24	1	0	1	22	(2)
Mississippi.....	103	0	0	1	102	(1)
BIF Members.....	95	0	0	1	94	(1)
SAIF Members.....	8	0	0	0	8	0
Missouri.....	377	3	0	7	373	(4)
BIF Members.....	341	3	0	7	337	(4)
SAIF Members.....	36	0	0	0	36	0
Montana.....	80	1	0	1	80	0
BIF Members.....	77	1	0	1	77	0
SAIF Members.....	3	0	0	0	3	0
Nebraska	270	0	0	7	263	(7)
BIF Members.....	258	0	0	7	251	(7)
SAIF Members.....	12	0	0	0	12	0
Nevada.....	37	2	0	1	38	1
BIF Members.....	34	2	0	0	36	2
SAIF Members.....	3	0	0	1	2	(1)

New Hampshire	31	0	0	2	30	(1)
BIF Members	26	0	0	2	25	(1)
SAIF Members	5	0	0	0	5	0
New Jersey	146	0	1	7	139	(7)
BIF Members	83	0	0	5	79	(4)
SAIF Members	63	0	1	2	60	(3)
New Mexico	60	0	0	2	58	(2)
BIF Members	51	0	0	2	49	(2)
SAIF Members	9	0	0	0	9	0
New York	206	4	1	8	200	(6)
BIF Members	168	4	1	8	162	(6)
SAIF Members	38	0	0	0	38	0
North Carolina	104	7	0	3	108	4
BIF Members	66	7	0	2	71	5
SAIF Members	38	0	0	1	37	(1)
North Dakota	104	1	0	3	103	(1)
BIF Members	100	1	0	3	99	(1)
SAIF Members	4	0	0	0	4	0
Ohio	304	1	0	18	290	(14)
BIF Members	193	1	0	13	183	(10)
SAIF Members	111	0	0	5	107	(4)
Oklahoma	278	1	0	5	274	(4)
BIF Members	270	1	0	4	267	(3)
SAIF Members	8	0	0	1	7	(1)
Oregon	38	4	0	2	40	2
BIF Members	34	4	0	1	37	3
SAIF Members	4	0	0	1	3	(1)
Pennsylvania	270	5	0	13	262	(8)
BIF Members	186	5	0	8	183	(3)
SAIF Members	84	0	0	5	79	(5)
Rhode Island	15	0	0	0	15	0
BIF Members	11	0	0	0	11	0
SAIF Members	4	0	0	0	4	0

¹Generally, the net change for each state represents institutions beginning operation minus failed institutions, mergers, absorptions, and consolidations.

TABLE 102 SUMMARY OF CHANGES OF FDIC-INSURED DEPOSITORY INSTITUTIONS
 DECEMBER 31, 2003 through DECEMBER 31, 2004

STATE	Institutions in Operation 12-31-03	Institutions Beginning Operation + -	CEASING OPERATION		Institutions in Operation 12-31-04	NET CHANGE ¹
			Failed Institutions -	Mergers Absorptions & Consolidations -		
South Carolina.....	97	1	0	2	96	(1)
BIF Members.....	74	1	0	1	74	0
SAIF Members.....	23	0	0	1	22	(1)
South Dakota.....	94	0	0	4	91	(3)
BIF Members.....	90	0	0	4	87	(3)
SAIF Members.....	4	0	0	0	4	0
Tennessee.....	208	6	0	7	208	0
BIF Members.....	183	6	0	6	183	0
SAIF Members.....	25	0	0	1	25	0
Texas.....	697	9	0	25	681	(16)
BIF Members.....	662	8	0	21	648	(14)
SAIF Members.....	35	1	0	4	33	(2)
Utah.....	64	4	1	1	67	3
BIF Members.....	61	4	1	1	63	2
SAIF Members.....	3	0	0	0	4	1
Vermont.....	19	0	0	0	19	0
BIF Members.....	17	0	0	0	17	0
SAIF Members.....	2	0	0	0	2	0
Virginia.....	141	5	0	6	140	(1)
BIF Members.....	124	4	0	5	123	(1)
SAIF Members.....	17	1	0	1	17	0
Washington.....	100	3	0	5	98	(2)
BIF Members.....	83	3	0	4	82	(1)
SAIF Members.....	17	0	0	1	16	(1)
West Virginia.....	74	0	0	2	72	(2)
BIF Members.....	68	0	0	1	67	(1)
SAIF Members.....	6	0	0	1	5	(1)

Wisconsin.....	311	0	0	3	308	(3)
BIF Members.....	274	0	0	3	271	(3)
SAIF Members.....	37	0	0	0	37	0
Wyoming.....	46	0	0	1	44	(2)
BIF Members.....	41	0	0	1	39	(2)
SAIF Members.....	5	0	0	0	5	0
American Samoa.....	1	0	0	0	1	0
BIF Members.....	1	0	0	0	1	0
SAIF Members.....	0	0	0	0	0	0
States of Micronesia.....	1	0	0	0	1	0
BIF Members.....	1	0	0	0	1	0
SAIF Members.....	0	0	0	0	0	0
Guam.....	3	0	0	0	3	0
BIF Members.....	2	0	0	0	2	0
SAIF Members.....	1	0	0	0	1	0
Puerto Rico.....	11	0	0	1	10	(1)
BIF Members.....	6	0	0	1	5	(1)
SAIF Members.....	5	0	0	0	5	0
Virgin Islands.....	2	0	0	0	2	0
BIF Members.....	2	0	0	0	2	0
SAIF Members.....	0	0	0	0	0	0
Total 50 States & D.C.....	9,163	128	4	332	8,958	(205)
BIF Members.....	7,983	124	3	276	7,828	(155)
SAIF Members.....	1,180	4	1	56	1,130	(50)
Total Other Areas.....	18	0	0	1	17	(1)
BIF Members.....	12	0	0	1	11	(1)
SAIF Members.....	6	0	0	0	6	0
Total U.S. & Other Areas.....	9,181	128	4	333	8,975	(206)
BIF Members.....	7,995	124	3	277	7,839	(156)
SAIF Members.....	1,186	4	1	56	1,136	(50)

¹Generally, the net change for each state represents institutions beginning operation minus failed institutions, mergers, absorptions, and consolidations.

Differences reflect other structure activities, i.e., interstate relocation or insurance fund migration.

TABLE 102A SUMMARY OF CHANGES IN BRANCHES OF FDIC-INSURED DEPOSITORY INSTITUTIONS
 DECEMBER 31, 2003 through DECEMBER 31, 2004

STATE	Branches in Operation 12-31-2003	Branches in Operation 12-31-2004	NET CHANGE
Alabama.....	1,301	1,309	8
BIF Member.....	1,256	1,262	6
SAIF Member.....	45	47	2
Alaska.....	122	125	3
BIF Member.....	116	119	3
SAIF Member.....	6	6	0
Arizona.....	993	1,059	66
BIF Member.....	912	978	66
SAIF Member.....	81	81	0
Arkansas.....	1,157	1,199	42
BIF Member.....	1,086	1,129	43
SAIF Member.....	71	70	(1)
California.....	6,119	6,309	190
BIF Member.....	4,565	4,761	196
SAIF Member.....	1,554	1,548	(6)
Colorado.....	1,200	1,271	71
BIF Member.....	1,086	1,144	58
SAIF Member.....	114	127	13
Connecticut.....	1,149	1,138	(11)
BIF Member.....	1,077	1,067	(10)
SAIF Member.....	72	71	(1)
Delaware.....	220	229	9
BIF Member.....	216	226	10
SAIF Member.....	4	3	(1)
District of Columbia.....	190	198	8
BIF Member.....	154	159	5
SAIF Member.....	36	39	3

Florida	.....	4,570	4,701	131
BIF Member	.....	3,946	4,082	136
SAIF Member	.....	624	619	(5)
Georgia	.....	2,211	2,320	109
BIF Member	.....	2,059	2,164	105
SAIF Member	.....	152	156	4
Hawaii	.....	303	302	(1)
BIF Member	.....	199	199	0
SAIF Member	.....	104	103	(1)
Idaho	.....	464	478	14
BIF Member	.....	385	397	12
SAIF Member	.....	79	81	2
Illinois	.....	3,471	3,634	163
BIF Member	.....	2,778	2,918	140
SAIF Member	.....	693	716	23
Indiana	.....	2,057	2,125	68
BIF Member	.....	1,736	1,766	30
SAIF Member	.....	321	359	38
Iowa	.....	1,131	1,152	21
BIF Member	.....	1,002	1,029	27
SAIF Member	.....	129	123	(6)
Kansas	.....	1,116	1,144	28
BIF Member	.....	987	1,020	33
SAIF Member	.....	129	124	(5)
Kentucky	.....	1,470	1,510	40
BIF Member	.....	1,393	1,438	45
SAIF Member	.....	77	72	(5)
Louisiana	.....	1,356	1,384	28
BIF Member	.....	1,248	1,273	25
SAIF Member	.....	108	111	3
Maine	.....	465	470	5
BIF Member	.....	461	466	5
SAIF Member	.....	4	4	0

TABLE 102A SUMMARY OF CHANGES IN BRANCHES OF FDIC-INSURED DEPOSITORY INSTITUTIONS
 DECEMBER 31, 2003 through DECEMBER 31, 2004

STATE	Branches in Operation 12-31-2003	Branches in Operation 12-31-2004	NET CHANGE
Maryland.....	1,544	1,562	18
BIF Member.....	1,259	1,267	8
SAIF Member.....	285	295	10
Massachusetts.....	1,923	1,942	19
BIF Member.....	1,717	1,685	(32)
SAIF Member.....	206	257	51
Michigan.....	3,012	3,057	45
BIF Member.....	2,360	2,391	31
SAIF Member.....	652	666	14
Minnesota.....	1,209	1,256	47
BIF Member.....	1,030	1,066	36
SAIF Member.....	179	190	11
Mississippi.....	1,020	1,048	28
BIF Member.....	1,011	1,039	28
SAIF Member.....	9	9	0
Missouri.....	1,805	1,847	42
BIF Member.....	1,672	1,677	5
SAIF Member.....	133	170	37
Montana.....	289	295	6
BIF Member.....	276	282	6
SAIF Member.....	13	13	0
Nebraska.....	722	753	31
BIF Member.....	609	624	15
SAIF Member.....	113	129	16
Nevada.....	428	446	18
BIF Member.....	276	398	122
SAIF Member.....	152	48	(104)

New Hampshire	.....	391	391	0
BIF Member	.....	361	352	(9)
SAIF Member	.....	30	39	9
New Jersey	.....	3,006	3,045	39
BIF Member	.....	2,420	2,476	56
SAIF Member	.....	586	569	(17)
New Mexico	.....	430	435	5
BIF Member	.....	394	399	5
SAIF Member	.....	36	36	0
New York	.....	4,560	4,666	106
BIF Member	.....	3,975	4,063	88
SAIF Member	.....	585	603	18
North Carolina	.....	2,387	2,423	36
BIF Member	.....	2,239	2,273	34
SAIF Member	.....	148	150	2
North Dakota	.....	313	326	13
BIF Member	.....	280	293	13
SAIF Member	.....	33	33	0
Ohio	.....	3,613	3,665	52
BIF Member	.....	3,069	3,112	43
SAIF Member	.....	544	553	9
Oklahoma	.....	962	988	26
BIF Member	.....	883	960	77
SAIF Member	.....	79	28	(51)
Oregon	.....	978	1,004	26
BIF Member	.....	862	886	24
SAIF Member	.....	116	118	2
Pennsylvania	.....	4,429	4,467	38
BIF Member	.....	3,725	3,828	103
SAIF Member	.....	704	639	(65)
Rhode Island	.....	227	234	7
BIF Member	.....	171	181	10
SAIF Member	.....	56	53	(3)

TABLE 102A SUMMARY OF CHANGES IN BRANCHES OF FDIC-INSURED DEPOSITORY INSTITUTIONS
 DECEMBER 31, 2003 through DECEMBER 31, 2004

STATE	Branches in Operation 12-31-2003	Branches in Operation 12-31-2004	NET CHANGE
South Carolina.....	1,183	1,198	15
BIF Member.....	1,065	1,081	16
SAIF Member.....	118	117	(1)
South Dakota.....	352	360	8
BIF Member.....	306	314	8
SAIF Member.....	46	46	0
Tennessee.....	1,893	1,949	56
BIF Member.....	1,807	1,862	55
SAIF Member.....	86	87	1
Texas.....	4,610	4,896	286
BIF Member.....	4,054	4,394	340
SAIF Member.....	556	502	(54)
Utah.....	538	542	4
BIF Member.....	503	508	5
SAIF Member.....	35	34	(1)
Vermont.....	251	254	3
BIF Member.....	219	222	3
SAIF Member.....	32	32	0
Virginia.....	2,223	2,250	27
BIF Member.....	2,077	2,102	25
SAIF Member.....	146	148	2
Washington.....	1,718	1,737	19
BIF Member.....	1,420	1,482	62
SAIF Member.....	298	255	(43)
West Virginia.....	570	571	1
BIF Member.....	558	559	1
SAIF Member.....	12	12	0

Wisconsin	1,897	1,971	74
BIF Member	1,531	1,575	44
SAIF Member	366	396	30
Wyoming	157	160	3
BIF Member	148	151	3
SAIF Member	9	9	0
American Samoa	4	4	0
BIF Member	4	4	0
SAIF Member	0	0	0
States of Micronesia	20	18	(2)
BIF Member	19	17	(2)
SAIF Member	1	1	0
Guam	34	34	0
BIF Member	30	30	0
SAIF Member	4	4	0
Puerto Rico	542	545	3
BIF Member	360	357	(3)
SAIF Member	182	188	6
Virgin Islands	20	19	(1)
BIF Member	9	8	(1)
SAIF Member	11	11	0
50 States and D.C.	0	0	0
BIF Member	0	0	0
SAIF Member	0	0	0
Total Other Areas	0	0	0
BIF Member	0	0	0
SAIF Member	0	0	0
Total U.S. and Other Areas	0	0	0
BIF Member	0	0	0
SAIF Member	0	0	0

TABLE 103 NUMBER OF OFFICES OF FDIC-INSURED DEPOSITORY INSTITUTIONS, DECEMBER 31, 2004
 Grouped According to Class of Institution, State, and Type of Office

STATE AND TYPE OF INSTITUTION OR OFFICE	Total FDIC Insured	COMMERCIAL BANKS				SAVINGS INSTITUTIONS		
		Total	National Charter	State Charter		Total	Federal Charter	State Charter
				Fed Member	Fed Nonmember			
Alabama - all offices.....	1,473	1,424	330	629	465	49	49	0
Institutions.....	164	153	23	26	104	11	11	0
Unit Institutions.....	42	40	9	8	23	2	2	0
Institutions operating branches.....	122	113	14	18	81	9	9	0
Branches.....	1,309	1,271	307	603	361	38	38	0
Alaska - all offices.....	132	121	98	0	23	11	7	4
Institutions.....	7	5	2	0	3	2	1	1
Unit Institutions.....	0	0	0	0	0	0	0	0
Institutions operating branches.....	7	5	2	0	3	2	1	1
Branches.....	125	116	96	0	20	9	6	3
Arizona - all offices.....	1,108	1,006	784	109	113	102	102	0
Institutions.....	49	45	14	1	30	4	4	0
Unit Institutions.....	23	22	5	0	17	1	1	0
Institutions operating branches.....	26	23	9	1	13	3	3	0
Branches.....	1,059	961	770	108	83	98	98	0
Arkansas - all offices.....	1,367	1,313	423	326	564	54	53	1
Institutions.....	168	161	42	20	99	7	6	1
Unit Institutions.....	31	29	4	1	24	2	1	1
Institutions operating branches.....	137	132	38	19	75	5	5	0
Branches.....	1,199	1,152	381	306	465	47	47	0
California - all offices.....	6,604	5,022	3,054	600	1,368	1,582	1,578	4
Institutions.....	295	262	72	36	154	33	33	0
Unit Institutions.....	62	58	18	2	38	4	4	0
Institutions operating branches.....	233	204	54	34	116	29	29	0
Branches.....	6,309	4,760	2,982	564	1,214	1,549	1,545	4
Colorado - all offices.....	1,448	1,304	674	182	448	144	130	14
Institutions.....	177	166	45	26	95	11	7	4
Unit Institutions.....	50	43	8	10	25	7	5	2
Institutions operating branches.....	127	123	37	16	70	4	2	2
Branches.....	1,271	1,138	629	156	353	133	123	10
Connecticut - all offices.....	1,195	594	502	13	79	601	98	503
Institutions.....	57	23	9	2	12	34	9	25
Unit Institutions.....	8	6	0	1	5	2	2	0
Institutions operating branches.....	49	17	9	1	7	32	7	25
Branches.....	1,138	571	493	11	67	567	89	478

Delaware - all offices.....	263	226	76	1	149	37	27	10
Institutions.....	34	27	9	0	18	7	6	1
Unit Institutions.....	13	10	2	0	8	3	3	0
Institutions operating branches.....	21	17	7	0	10	4	3	1
Branches.....	229	199	67	1	131	30	21	9
District of Columbia - all offices.....	204	164	108	44	12	40	40	0
Institutions.....	6	5	4	1	0	1	1	0
Unit Institutions.....	1	1	1	0	0	0	0	0
Institutions operating branches.....	5	4	3	1	0	1	1	0
Branches.....	198	159	104	43	12	39	39	0
Florida - all offices.....	4,996	4,321	2,235	1,202	884	675	675	0
Institutions.....	295	256	66	30	160	39	39	0
Unit Institutions.....	62	52	12	5	35	10	10	0
Institutions operating branches.....	233	204	54	25	125	29	29	0
Branches.....	4,701	4,065	2,169	1,172	724	636	636	0
Georgia - all offices.....	2,664	2,532	853	542	1,137	132	128	4
Institutions.....	344	325	54	15	256	19	19	0
Unit Institutions.....	96	88	17	6	65	8	8	0
Institutions operating branches.....	248	237	37	9	191	11	11	0
Branches.....	2,320	2,207	799	527	881	113	109	4
Hawaii - all offices.....	310	205	16	76	113	105	103	2
Institutions.....	8	6	1	1	4	2	2	0
Unit Institutions.....	0	0	0	0	0	0	0	0
Institutions operating branches.....	8	6	1	1	4	2	2	0
Branches.....	302	199	15	75	109	103	101	2
Idaho - all offices.....	495	406	272	4	130	89	51	38
Institutions.....	17	14	1	1	12	3	3	0
Unit Institutions.....	1	1	0	0	1	0	0	0
Institutions operating branches.....	16	13	1	1	11	3	3	0
Branches.....	478	392	271	3	118	86	48	38
Illinois - all offices.....	4,380	3,954	1,935	622	1,397	426	302	124
Institutions.....	746	645	158	71	416	101	49	52
Unit Institutions.....	236	200	32	15	153	36	14	22
Institutions operating branches.....	510	445	126	56	263	65	35	30
Branches.....	3,634	3,309	1,777	551	981	325	253	72
Indiana - all offices.....	2,322	2,011	1,054	407	550	311	268	43
Institutions.....	197	140	32	29	79	57	47	10
Unit Institutions.....	30	17	1	4	12	13	11	2
Institutions operating branches.....	167	123	31	25	67	44	36	8
Branches.....	2,125	1,871	1,022	378	471	254	221	33

TABLE 103 NUMBER OF OFFICES OF FDIC-INSURED DEPOSITORY INSTITUTIONS, DECEMBER 31, 2004
 Grouped According to Class of Institution, State, and Type of Office

STATE AND TYPE OF INSTITUTION OR OFFICE	Total FDIC Insured	COMMERCIAL BANKS				SAVINGS INSTITUTIONS		
		Total	National Charter	State Charter		Total	Federal Charter	State Charter
				Fed Member	Fed Nonmember			
Iowa - all offices.....	1,566	1,410	387	189	834	156	156	0
Institutions.....	414	395	46	55	294	19	19	0
Unit Institutions.....	127	121	10	12	99	6	6	0
Institutions operating branches.....	287	274	36	43	195	13	13	0
Branches.....	1,152	1,015	341	134	540	137	137	0
Kansas - all offices.....	1,516	1,366	630	118	618	150	150	0
Institutions.....	372	355	94	40	221	17	17	0
Unit Institutions.....	142	136	29	15	92	6	6	0
Institutions operating branches.....	230	219	65	25	129	11	11	0
Branches.....	1,144	1,011	536	78	397	133	133	0
Kentucky - all offices.....	1,747	1,686	627	255	804	61	59	2
Institutions.....	237	214	42	9	163	23	23	0
Unit Institutions.....	37	28	5	1	22	9	9	0
Institutions operating branches.....	200	186	37	8	141	14	14	0
Branches.....	1,510	1,472	585	246	641	38	36	2
Louisiana - all offices.....	1,550	1,455	560	194	701	95	63	32
Institutions.....	166	138	14	3	121	28	16	12
Unit Institutions.....	33	23	2	1	20	10	4	6
Institutions operating branches.....	133	115	12	2	101	18	12	6
Branches.....	1,384	1,317	546	191	580	67	47	20
Maine - all offices.....	509	306	203	44	59	203	28	175
Institutions.....	39	17	5	4	8	22	5	17
Unit Institutions.....	7	2	1	0	1	5	2	3
Institutions operating branches.....	32	15	4	4	7	17	3	14
Branches.....	470	289	198	40	51	181	23	158
Maryland - all offices.....	1,678	1,403	354	412	637	275	262	13
Institutions.....	116	67	10	16	41	49	47	2
Unit Institutions.....	27	7	2	3	2	20	19	1
Institutions operating branches.....	89	60	8	13	39	29	28	1
Branches.....	1,562	1,336	344	396	596	226	215	11
Massachusetts - all offices.....	2,142	1,069	555	9	505	1,073	308	765
Institutions.....	200	37	11	4	22	163	20	143
Unit Institutions.....	35	7	1	1	5	28	2	26
Institutions operating branches.....	165	30	10	3	17	135	18	117
Branches.....	1,942	1,032	544	5	483	910	288	622

Michigan - all offices.....	3,230	2,952	1,406	866	680	278	222	56
Institutions.....	173	153	22	29	102	20	15	5
Unit Institutions.....	34	33	4	1	28	1	1	0
Institutions operating branches.....	139	120	18	28	74	19	14	5
Branches.....	3,057	2,799	1,384	837	578	258	207	51
Minnesota - all offices.....	1,734	1,626	784	91	751	108	108	0
Institutions.....	478	457	111	26	320	21	21	0
Unit Institutions.....	210	202	36	10	156	8	8	0
Institutions operating branches.....	268	255	75	16	164	13	13	0
Branches.....	1,256	1,169	673	65	431	87	87	0
Mississippi - all offices.....	1,150	1,133	395	90	648	17	15	2
Institutions.....	102	94	19	1	74	8	6	2
Unit Institutions.....	24	18	4	1	13	6	4	2
Institutions operating branches.....	78	76	15	0	61	2	2	0
Branches.....	1,048	1,039	376	89	574	9	9	0
Missouri - all offices.....	2,220	2,106	910	212	984	114	98	16
Institutions.....	373	342	44	42	256	31	25	6
Unit Institutions.....	102	87	7	7	73	15	11	4
Institutions operating branches.....	271	255	37	35	183	16	14	2
Branches.....	1,847	1,764	866	170	728	83	73	10
Montana - all offices.....	375	359	106	144	109	16	8	8
Institutions.....	80	77	14	33	30	3	3	0
Unit Institutions.....	32	32	4	14	14	0	0	0
Institutions operating branches.....	48	45	10	19	16	3	3	0
Branches.....	295	282	92	111	79	13	5	8
Nebraska - all offices.....	1,016	875	343	67	465	141	140	1
Institutions.....	263	252	67	21	164	11	10	1
Unit Institutions.....	130	126	27	8	91	4	3	1
Institutions operating branches.....	133	126	40	13	73	7	7	0
Branches.....	753	623	276	46	301	130	130	0
Nevada - all offices.....	484	431	270	14	147	53	53	0
Institutions.....	38	36	7	3	26	2	2	0
Unit Institutions.....	19	17	5	0	12	2	2	0
Institutions operating branches.....	19	19	2	3	14	0	0	0
Branches.....	446	395	263	11	121	51	51	0
New Hampshire - all offices.....	421	224	183	2	39	197	52	145
Institutions.....	30	13	4	1	8	17	5	12
Unit Institutions.....	4	2	0	0	2	2	0	2
Institutions operating branches.....	26	11	4	1	6	15	5	10
Branches.....	391	211	179	1	31	180	47	133

TABLE 103 NUMBER OF OFFICES OF FDIC-INSURED DEPOSITORY INSTITUTIONS, DECEMBER 31, 2004

Grouped According to Class of Institution, State, and Type of Office

STATE AND TYPE OF INSTITUTION OR OFFICE	Total FDIC Insured	COMMERCIAL BANKS				SAVINGS INSTITUTIONS		
		Total	National Charter	State Charter		Total	Federal Charter	State Charter
				Fed Member	Fed Nonmember			
New Jersey - all offices.....	3,184	2,314	1,623	188	503	870	505	365
Institutions.....	139	75	21	5	49	64	32	32
Unit Institutions.....	28	12	0	0	12	16	10	6
Institutions operating branches.....	111	63	21	5	37	48	22	26
Branches.....	3,045	2,239	1,602	183	454	806	473	333
New Mexico - all offices.....	493	448	247	48	153	45	44	1
Institutions.....	58	49	14	3	32	9	8	1
Unit Institutions.....	12	8	2	0	6	4	3	1
Institutions operating branches.....	46	41	12	3	26	5	5	0
Branches.....	435	399	233	45	121	36	36	0
New York - all offices.....	4,866	3,718	2,537	673	508	1,148	550	598
Institutions.....	200	132	54	23	55	68	38	30
Unit Institutions.....	45	30	6	4	20	15	12	3
Institutions operating branches.....	155	102	48	19	35	53	26	27
Branches.....	4,666	3,586	2,483	650	453	1,080	512	568
North Carolina - all offices.....	2,531	2,384	847	332	1,205	147	77	70
Institutions.....	108	73	5	8	60	35	15	20
Unit Institutions.....	23	10	0	0	10	13	6	7
Institutions operating branches.....	85	63	5	8	50	22	9	13
Branches.....	2,423	2,311	842	324	1,145	112	62	50
North Dakota - all offices.....	429	399	133	18	248	30	30	0
Institutions.....	103	100	12	5	83	3	3	0
Unit Institutions.....	30	30	3	1	26	0	0	0
Institutions operating branches.....	73	70	9	4	57	3	3	0
Branches.....	326	299	121	13	165	27	27	0
Ohio - all offices.....	3,955	3,483	2,287	860	336	472	277	195
Institutions.....	290	181	78	37	66	109	49	60
Unit Institutions.....	76	32	8	10	14	44	18	26
Institutions operating branches.....	214	149	70	27	52	65	31	34
Branches.....	3,665	3,302	2,209	823	270	363	228	135
Oklahoma - all offices.....	1,262	1,191	468	246	477	71	71	0
Institutions.....	274	269	82	55	132	5	5	0
Unit Institutions.....	100	99	23	21	55	1	1	0
Institutions operating branches.....	174	170	59	34	77	4	4	0
Branches.....	988	922	386	191	345	66	66	0

Oregon - all offices.....	1,044	830	485	15	330	214	36	178
Institutions.....	40	38	3	3	32	2	2	0
Unit Institutions.....	12	12	2	0	10	0	0	0
Institutions operating branches.....	28	26	1	3	22	2	2	0
Branches.....	1,004	792	482	12	298	212	34	178
Pennsylvania - all offices.....	4,729	3,382	2,077	532	773	1,347	395	952
Institutions.....	262	165	73	25	67	97	36	61
Unit Institutions.....	58	25	9	4	12	33	13	20
Institutions operating branches.....	204	140	64	21	55	64	23	41
Branches.....	4,467	3,217	2,004	507	706	1,250	359	891
Rhode Island - all offices.....	249	172	62	0	110	77	57	20
Institutions.....	15	8	4	0	4	7	4	3
Unit Institutions.....	6	3	2	0	1	3	2	1
Institutions operating branches.....	9	5	2	0	3	4	2	2
Branches.....	234	164	58	0	106	70	53	17
South Carolina - all offices.....	1,294	1,162	522	79	561	132	128	4
Institutions.....	96	75	25	3	47	21	18	3
Unit Institutions.....	19	13	3	1	9	6	4	2
Institutions operating branches.....	77	62	22	2	38	15	14	1
Branches.....	1,198	1,087	497	76	514	111	110	1
South Dakota - all offices.....	451	401	166	55	180	50	50	0
Institutions.....	91	87	17	12	58	4	4	0
Unit Institutions.....	35	34	7	4	23	1	1	0
Institutions operating branches.....	56	53	10	8	35	3	3	0
Branches.....	360	314	149	43	122	46	46	0
Tennessee - all offices.....	2,157	2,075	843	468	764	82	77	5
Institutions.....	208	188	28	18	142	20	19	1
Unit Institutions.....	30	26	0	3	23	4	4	0
Institutions operating branches.....	178	162	28	15	119	16	15	1
Branches.....	1,949	1,887	815	450	622	62	58	4
Texas - all offices.....	5,577	4,975	3,186	552	1,237	602	382	220
Institutions.....	681	639	311	39	289	42	20	22
Unit Institutions.....	228	217	119	9	89	11	8	3
Institutions operating branches.....	453	422	192	30	200	31	12	19
Branches.....	4,896	4,336	2,875	513	948	560	362	198
Utah - all offices.....	609	553	398	33	122	56	36	20
Institutions.....	67	62	7	5	50	5	4	1
Unit Institutions.....	42	40	3	1	36	2	1	1
Institutions operating branches.....	25	22	4	4	14	3	3	0
Branches.....	542	491	391	28	72	51	32	19

TABLE 103 NUMBER OF OFFICES OF FDIC-INSURED DEPOSITORY INSTITUTIONS, DECEMBER 31, 2004
 Grouped According to Class of Institution, State, and Type of Office

STATE AND TYPE OF INSTITUTION OR OFFICE	Total FDIC Insured	COMMERCIAL BANKS				SAVINGS INSTITUTIONS		
		Total	National Charter	State Charter		Total	Federal Charter	State Charter
				Fed Member	Fed Nonmember			
Vermont - all offices.....	273	237	117	0	120	36	12	24
Institutions.....	19	14	8	0	6	5	2	3
Unit Institutions.....	1	1	1	0	0	0	0	0
Institutions operating branches.....	18	13	7	0	6	5	2	3
Branches.....	254	223	109	0	114	31	10	21
Virginia - all offices.....	2,390	2,231	785	786	660	159	158	1
Institutions.....	140	125	38	71	16	15	14	1
Unit Institutions.....	19	13	6	7	0	6	5	1
Institutions operating branches.....	121	112	32	64	16	9	9	0
Branches.....	2,250	2,106	747	715	644	144	144	0
Washington - all offices.....	1,835	1,372	807	75	490	463	88	375
Institutions.....	98	77	13	5	59	21	8	13
Unit Institutions.....	21	19	3	1	15	2	0	2
Institutions operating branches.....	77	58	10	4	44	19	8	11
Branches.....	1,737	1,295	794	70	431	442	80	362
West Virginia - all offices.....	643	618	221	162	235	25	23	2
Institutions.....	72	66	16	13	37	6	6	0
Unit Institutions.....	8	7	1	1	5	1	1	0
Institutions operating branches.....	64	59	15	12	32	5	5	0
Branches.....	571	552	205	149	198	19	17	2
Wisconsin - all offices.....	2,279	1,831	697	409	725	448	370	78
Institutions.....	308	270	40	27	203	38	20	18
Unit Institutions.....	81	70	8	8	54	11	6	5
Institutions operating branches.....	227	200	32	19	149	27	14	13
Branches.....	1,971	1,561	657	382	522	410	350	60
Wyoming - all offices.....	204	194	84	62	48	10	10	0
Institutions.....	44	41	15	16	10	3	3	0
Unit Institutions.....	17	17	5	7	5	0	0	0
Institutions operating branches.....	27	24	10	9	5	3	3	0
Branches.....	160	153	69	46	38	7	7	0
American Samoa - all offices.....	5	5	0	1	4	0	0	0
Institutions.....	1	1	0	0	1	0	0	0
Unit Institutions.....	0	0	0	0	0	0	0	0
Institutions operating branches.....	1	1	0	0	1	0	0	0
Branches.....	4	4	0	1	3	0	0	0

States of Micronesia - all offices.....	19	18	0	2	16	1	0	1
Institutions.....	1	1	0	0	1	0	0	0
Unit Institutions.....	0	0	0	0	0	0	0	0
Institutions operating branches.....	1	1	0	0	1	0	0	0
Branches.....	18	17	0	2	15	1	0	1
Guam - all offices.....	37	32	1	9	22	5	0	5
Institutions.....	3	2	0	0	2	1	0	1
Unit Institutions.....	0	0	0	0	0	0	0	0
Institutions operating branches.....	3	2	0	0	2	1	0	1
Branches.....	34	30	1	9	20	4	0	4
Puerto Rico - all offices.....	555	555	17	193	345	0	0	0
Institutions.....	10	10	0	1	9	0	0	0
Unit Institutions.....	0	0	0	0	0	0	0	0
Institutions operating branches.....	10	10	0	1	9	0	0	0
Branches.....	545	545	17	192	336	0	0	0
Virgin Islands - all offices.....	21	21	0	8	13	0	0	0
Institutions.....	2	2	0	0	2	0	0	0
Unit Institutions.....	0	0	0	0	0	0	0	0
Institutions operating branches.....	2	2	0	0	2	0	0	0
Branches.....	19	19	0	8	11	0	0	0
50 states and D.C. - all offices.....	0	0	0	0	0	0	0	0
Institutions.....	0	0	0	0	0	0	0	0
Unit Institutions.....	0	0	0	0	0	0	0	0
Institutions operating branches.....	0	0	0	0	0	0	0	0
Branches.....	0	0	0	0	0	0	0	0
Other Areas - all offices.....	637	631	18	213	400	6	0	6
Institutions.....	17	16	0	1	15	1	0	1
Unit Institutions.....	0	0	0	0	0	0	0	0
Institutions operating branches.....	17	16	0	1	15	1	0	1
Branches.....	620	615	18	212	385	5	0	5
United States & Other Areas - all offices.....	0	0	0	0	0	0	0	0
Institutions.....	0	0	0	0	0	0	0	0
Unit Institutions.....	0	0	0	0	0	0	0	0
Institutions operating branches.....	0	0	0	0	0	0	0	0
Branches.....	0	0	0	0	0	0	0	0

TABLE 104 NUMBER AND TOTAL ASSETS OF FDIC - INSURED DEPOSITORY INSTITUTIONS

Institutions Grouped by Charter Class and Asset Size

(Amounts in Millions of Dollars)

December 31, 2004	TOTAL FDIC INSURED	COMMERCIAL BANKS				SAVINGS INSTITUTIONS(1)		
		TOTAL	National Charter	State Charter		TOTAL	Federal Charter	State Charter
				Fed Member	Fed Nonmember			
<i>Number of institutions:</i>								
Less than \$25 million	711	626	102	49	475	85	49	36
\$25 to 50 million	1,295	1,164	222	102	840	131	74	57
\$50 to 100 million	2,087	1,865	441	190	1,234	222	138	84
\$100 to 300 million	2,935	2,486	676	322	1,488	449	267	182
\$300 to 500 million	799	639	177	104	358	160	75	85
\$500 to 1 billion	551	405	118	68	219	146	77	69
\$1 to 3 billion	344	265	87	45	133	79	48	31
\$3 to 10 billion	136	95	38	18	39	41	27	14
\$10 billion or more	117	85	45	21	19	32	26	6
Total institutions	8,975	7,630	1,906	919	4,805	1,345	781	564
<i>Amount of assets:</i>								
Less than \$25 million	11,833	10,572	1,753	842	7,977	1,260	713	547
\$25 to 50 million	48,094	43,161	8,511	3,778	30,871	4,934	2,832	2,101
\$50 to 100 million	151,745	135,315	32,504	14,043	88,768	16,430	10,287	6,143
\$100 to 300 million	508,158	427,557	119,012	55,117	253,427	80,601	46,699	33,902
\$300 to 500 million	310,579	248,467	68,853	40,719	138,896	62,112	28,702	33,409
\$500 to 1 billion	380,424	277,398	83,802	46,933	146,663	103,026	55,454	47,572
\$1 to 3 billion	558,693	433,813	146,118	77,417	210,278	124,880	77,570	47,310
\$3 to 10 billion	757,699	539,228	217,284	98,621	223,323	218,471	147,839	70,632
\$10 billion or more	7,377,398	6,297,333	4,923,774	938,020	435,539	1,080,065	955,139	124,925
Total assets	10,104,623	8,412,844	5,601,612	1,275,490	1,535,742	1,691,779	1,325,236	366,543

1 Includes SAIF - insured savings institutions regulated by the Office of Thrift Supervision.

TABLE 105A - NUMBER, ASSETS, AND DEPOSITS OF FDIC-INSURED COMMERCIAL BANKS
 (Amounts in Millions of Dollars)

December 31, 2004	Total Commercial Banks	COMMERCIAL BANKS WITH CONSOLIDATED DOMESTIC AND FOREIGN ASSETS OF:									
		Less than \$25 Million	\$25 Million to \$50 Million	\$50 Million to \$100 Million	\$100 Million to \$300 Million	\$300 Million to \$500 Million	\$500 Million to \$1 Billion	\$1 Billion to \$3 Billion	\$3 Billion to \$10 Billion	\$10 Billion or more	
Total United States and other											
Banks.....	7,630	626	1,164	1,865	2,486	639	405	265	95	85	
Assets.....	8,412,844	10,572	43,161	135,315	427,557	248,467	277,398	433,813	67,403	6,297,333	
Deposits.....	5,592,825	8,501	36,143	113,557	353,818	200,600	216,449	319,705	43,354	3,997,222	
50 States and D.C.											
Banks.....	7,614	626	1,164	1,861	2,485	639	404	263	91	81	
Assets.....	8,318,121	10,572	43,161	134,990	427,436	248,467	276,649	430,468	64,218	6,232,637	
Deposits.....	5,546,054	8,501	36,143	113,268	353,713	200,600	215,781	317,279	41,874	3,965,777	
STATES											
ALABAMA											
Banks.....	153	4	17	50	52	11	11	3	0	5	
Assets.....	234,974	61	624	3,752	9,060	4,123	7,058	4,556	0	205,741	
Deposits.....	157,032	48	475	3,098	7,304	3,256	5,503	3,258	0	134,089	
ALASKA											
Banks.....	5	0	0	1	2	0	1	1	0	0	
Assets.....	3,521	0	0	76	497	0	800	2,148	0	0	
Deposits.....	2,628	0	0	51	452	0	708	1,417	0	0	
ARIZONA											
Banks.....	45	2	6	15	11	2	4	3	1	1	
Assets.....	58,625	28	232	1,152	1,702	676	2,832	3,989	449	44,423	
Deposits.....	11,356	21	179	978	1,433	281	2,266	3,145	381	6	
ARKANSAS											
Banks.....	161	4	22	31	77	17	5	4	1	0	
Assets.....	38,802	68	848	2,236	13,070	6,719	3,472	5,147	905	0	
Deposits.....	31,685	57	721	1,855	10,826	5,203	2,742	4,216	758	0	
CALIFORNIA											
Banks.....	262	7	14	41	95	33	23	34	11	4	
Assets.....	279,534	124	528	3,050	15,570	13,139	16,359	57,230	7,884	110,462	

Deposits.....	218,322	61	407	2,556	12,843	10,763	12,299	43,360	6,161	86,746
COLORADO										
Banks.....	166	13	26	37	58	16	9	7	0	0
Assets.....	36,526	170	1,047	2,722	10,667	6,085	6,178	9,657	0	0
Deposits.....	30,440	129	897	2,292	9,084	5,061	5,142	7,835	0	0
CONNECTICUT										
Banks.....	23	0	4	5	8	3	1	0	1	1
Assets.....	23,732	0	164	377	1,449	1,250	523	0	396	16,802
Deposits.....	15,501	0	130	298	1,158	970	484	0	222	10,684
DELAWARE										
Banks.....	27	2	0	3	4	3	3	5	3	4
Assets.....	339,548	19	0	209	924	1,256	2,265	9,094	2,305	307,339
Deposits.....	176,305	1	0	112	778	1,055	813	6,299	1,093	158,501
DISTRICT OF COLUMBIA										
Banks.....	5	0	0	2	3	0	0	0	0	0
Assets.....	721	0	0	147	574	0	0	0	0	0
Deposits.....	595	0	0	115	480	0	0	0	0	0
FLORIDA										
Banks.....	256	3	17	52	123	32	17	7	5	0
Assets.....	89,234	32	660	3,795	23,097	12,004	12,277	13,326	3,006	0
Deposits.....	71,043	7	510	3,206	19,346	9,709	9,728	10,385	2,269	0
GEORGIA										
Banks.....	325	17	28	89	131	34	17	4	4	1
Assets.....	216,142	242	1,067	6,909	23,038	12,872	11,164	7,868	2,775	130,780
Deposits.....	144,866	163	885	5,886	19,115	10,385	8,901	4,937	729	88,764
HAWAII										
Banks.....	6	0	0	0	0	1	1	2	1	1
Assets.....	25,862	0	0	0	0	456	596	4,387	1,227	10,609
Deposits.....	19,421	0	0	0	0	424	429	3,343	946	7,660
IDAHO										
Banks.....	14	1	0	1	5	4	3	0	0	0
Assets.....	4,234	19	0	53	762	1,626	1,773	0	0	0
Deposits.....	3,475	16	0	45	632	1,382	1,400	0	0	0
ILLINOIS										
Banks.....	645	62	109	145	209	54	36	22	4	4
Assets.....	300,821	1,039	4,196	10,570	37,481	22,079	24,992	34,031	2,680	144,989
Deposits.....	223,277	894	3,573	8,939	31,372	18,730	20,786	27,847	2,067	94,603

	Banks	2	10	33	57	12	14	8	3	1
INDIANA										
Banks.....	140	2	10	33	57	12	14	8	3	1
Assets.....	87,187	31	397	2,311	9,885	4,736	11,012	13,326	2,129	28,457
Deposits.....	59,481	15	337	1,909	8,028	3,683	8,235	9,638	1,538	15,330
IOWA										
Banks.....	395	34	87	142	110	10	8	4	0	0
Assets.....	45,969	649	3,177	10,450	17,350	4,200	5,064	5,079	0	0
Deposits.....	36,395	545	2,634	8,541	13,943	3,249	3,858	3,625	0	0
KANSAS										
Banks.....	355	84	80	97	61	17	9	6	1	0
Assets.....	45,341	1,235	2,883	6,781	9,686	6,691	5,413	8,348	538	0
Deposits.....	35,970	1,060	2,431	5,642	7,867	5,132	4,302	6,392	393	0
KENTUCKY										
Banks.....	214	8	21	63	96	15	5	5	1	0
Assets.....	48,715	161	800	4,659	15,662	5,667	3,250	8,623	1,237	0
Deposits.....	38,097	122	662	3,815	12,691	4,458	2,548	6,383	927	0
LOUISIANA										
Banks.....	138	7	15	46	49	13	4	2	1	1
Assets.....	54,922	114	592	3,488	8,222	5,362	2,333	4,342	1,027	22,257
Deposits.....	44,094	95	501	2,957	6,725	4,538	1,882	3,308	827	17,472
MAINE										
Banks.....	17	0	1	3	4	4	3	1	0	1
Assets.....	34,083	0	39	207	794	1,507	1,858	1,024	0	28,655
Deposits.....	23,291	0	1	168	644	1,112	1,158	712	0	19,496
MARYLAND										
Banks.....	67	2	3	5	29	11	7	8	2	0
Assets.....	37,127	20	107	397	4,996	4,148	5,240	11,248	1,371	0
Deposits.....	27,349	2	56	328	4,185	3,435	4,091	8,002	906	0
MASSACHUSETTS										
Banks.....	37	0	1	4	10	7	6	5	1	3
Assets.....	157,370	0	41	279	1,583	2,721	4,243	8,757	883	132,686
Deposits.....	104,066	0	1	244	1,143	1,892	3,413	6,295	762	84,986
MICHIGAN										
Banks.....	153	3	9	36	70	15	9	6	2	3
Assets.....	176,067	53	327	2,465	12,381	5,681	5,548	9,103	1,432	129,051
Deposits.....	127,462	18	277	2,072	10,052	4,496	4,506	6,883	866	92,229
MINNESOTA										
Banks.....	457	70	109	138	110	23	4	2	0	1

Assets.....	60,026	1,320	3,855	9,723	17,359	8,569	2,730	4,029	0	12,441	
Deposits.....	46,558	1,106	3,262	8,251	14,391	6,708	1,995	2,755	0	8,090	
MISSISSIPPI											
Banks.....	94	3	11	20	40	8	5	5	1	1	
Assets.....	41,083	53	441	1,448	6,756	2,910	3,108	7,631	986	10,845	
Deposits.....	32,520	46	377	1,203	5,595	2,333	2,458	6,102	663	9,101	
MISSOURI											
Banks.....	342	29	65	99	97	30	12	7	2	1	
Assets.....	86,194	515	2,427	7,193	16,227	11,665	8,008	12,018	1,918	12,800	
Deposits.....	67,224	434	2,085	6,035	13,308	9,617	6,315	8,110	1,472	9,540	
MONTANA											
Banks.....	77	7	19	25	15	7	3	0	1	0	
Assets.....	14,370	142	667	1,685	2,753	2,669	2,258	0	524	0	
Deposits.....	11,161	125	584	1,454	2,120	2,003	1,552	0	415	0	
NEBRASKA											
Banks.....	252	66	73	55	43	10	1	3	1	0	
Assets.....	30,526	1,087	2,601	4,020	7,399	4,151	943	4,012	789	0	
Deposits.....	24,192	889	2,156	3,241	5,813	3,360	752	3,340	580	0	
NEVADA											
Banks.....	36	2	1	5	13	3	2	5	4	1	
Assets.....	54,420	23	48	376	2,295	1,012	1,265	8,585	2,814	18,305	
Deposits.....	25,337	8	41	320	1,929	906	1,090	2,370	1,603	5,850	
NEW HAMPSHIRE											
Banks.....	13	0	0	3	4	3	1	1	0	1	
Assets.....	17,687	0	0	214	688	1,230	568	1,621	0	13,365	
Deposits.....	13,049	0	0	190	560	1,037	467	1,207	0	9,588	
NEW JERSEY											
Banks.....	75	1	1	7	31	12	8	7	4	4	
Assets.....	104,548	11	35	490	5,849	5,015	5,011	12,570	2,316	57,041	
Deposits.....	84,215	4	23	409	5,006	4,221	3,769	9,375	1,805	46,964	
NEW MEXICO											
Banks.....	49	1	4	16	20	4	0	4	0	0	
Assets.....	12,871	3	146	1,152	3,168	1,781	0	6,621	0	0	
Deposits.....	9,936	1	128	989	2,644	1,417	0	4,758	0	0	
NEW YORK											
Banks.....	132	9	5	17	35	23	17	10	10	6	
Assets.....	1,010,083	141	192	1,301	6,242	9,021	12,839	16,910	6,312	912,943	
Deposits.....	671,553	101	146	1,077	5,303	7,228	10,421	11,465	4,114	602,900	

AMERICAN SAMOA											
Banks.....	1	0	0	1	0	0	0	0	0	0	0
Assets.....	87	0	0	87	0	0	0	0	0	0	0
Deposits.....	76	0	0	76	0	0	0	0	0	0	0
GUAM											
Banks.....	2	0	0	0	1	0	1	0	0	0	0
Assets.....	870	0	0	0	121	0	749	0	0	0	0
Deposits.....	773	0	0	0	104	0	669	0	0	0	0
PUERTO RICO											
Banks.....	10	0	0	0	0	0	0	2	4	4	4
Assets.....	93,528	0	0	0	0	0	0	3,345	3,186	64,696	
Deposits.....	45,708	0	0	0	0	0	0	2,427	1,480	31,445	
STATES OF MICRONESIA											
Banks.....	1	0	0	1	0	0	0	0	0	0	0
Assets.....	79	0	0	79	0	0	0	0	0	0	0
Deposits.....	66	0	0	66	0	0	0	0	0	0	0
VIRGIN ISLANDS											
Banks.....	2	0	0	2	0	0	0	0	0	0	0
Assets.....	159	0	0	159	0	0	0	0	0	0	0
Deposits.....	146	0	0	146	0	0	0	0	0	0	0

TABLE 105B NUMBER, ASSETS, AND DEPOSITS OF FDIC-INSURED SAVINGS INSTITUTIONS
 (Amounts in Millions of Dollars)

December 31, 2004	Total Savings Institutions	SAVINGS INSTITUTIONS WITH ASSETS OF:									
		Less than \$25 Million	\$25 Million to \$50 Million	\$50 Million to \$100 Million	\$100 Million to \$300 Million	\$300 Million to \$500 Million	\$500 Million to \$1 Billion	\$1 Billion to \$3 Billion	\$3 Billion to \$10 Billion	\$10 Billion or more	
Total United States and other											
Banks.....	1,345	85	131	222	449	160	146	79	41	32	
Assets.....	1,691,779	1,260	4,934	16,430	80,601	62,112	103,026	124,880	27,309	1,080,065	
Deposits.....	991,376	885	3,802	12,714	62,360	47,750	74,914	87,659	16,973	565,506	
50 States and D.C.											
Banks.....	1,344	85	131	221	449	160	146	79	41	32	
Assets.....	1,691,696	1,260	4,934	16,347	80,601	62,112	103,026	124,880	27,309	1,080,065	
Deposits.....	991,304	885	3,802	12,642	62,360	47,750	74,914	87,659	16,973	565,506	
STATES											
ALABAMA											
Banks.....	11	2	1	3	4	0	0	1	0	0	
Assets.....	2,325	29	40	219	555	0	0	1,482	0	0	
Deposits.....	1,608	16	30	178	390	0	0	994	0	0	
ALASKA											
Banks.....	2	0	0	0	2	0	0	0	0	0	
Assets.....	372	0	0	0	372	0	0	0	0	0	
Deposits.....	308	0	0	0	308	0	0	0	0	0	
ARIZONA											
Banks.....	4	0	0	1	3	0	0	0	0	0	
Assets.....	697	0	0	82	615	0	0	0	0	0	
Deposits.....	409	0	0	72	337	0	0	0	0	0	
ARKANSAS											
Banks.....	7	1	1	1	2	0	2	0	0	0	
Assets.....	1,885	17	35	97	251	0	1,483	0	0	0	
Deposits.....	1,359	14	17	55	177	0	1,095	0	0	0	
CALIFORNIA											
Banks.....	33	0	0	3	4	5	6	6	3	6	
Assets.....	558,945	0	0	227	784	2,102	4,241	8,961	2,038	526,326	

Deposits.....	283,287	0	0	120	566	1,592	2,981	5,817	1,097	263,432
COLORADO										
Banks.....	11	0	3	4	3	0	0	1	0	0
Assets.....	2,871	0	103	354	591	0	0	1,823	0	0
Deposits.....	1,980	0	79	281	443	0	0	1,177	0	0
CONNECTICUT										
Banks.....	34	1	0	1	11	5	10	3	2	1
Assets.....	36,997	14	0	76	2,339	1,946	6,949	4,806	1,266	10,736
Deposits.....	28,625	1	0	44	1,856	1,488	5,515	3,580	906	8,889
DELAWARE										
Banks.....	7	0	0	0	0	0	1	2	1	3
Assets.....	96,463	0	0	0	0	0	529	4,162	483	87,905
Deposits.....	45,432	0	0	0	0	0	438	2,445	214	40,839
DISTRICT OF COLUMBIA										
Banks.....	1	0	0	0	1	0	0	0	0	0
Assets.....	178	0	0	0	178	0	0	0	0	0
Deposits.....	151	0	0	0	151	0	0	0	0	0
FLORIDA										
Banks.....	39	3	1	5	14	3	3	6	4	0
Assets.....	38,085	54	29	375	2,379	1,399	2,413	10,061	2,672	0
Deposits.....	25,130	22	24	310	1,945	1,128	1,882	7,153	1,583	0
GEORGIA										
Banks.....	19	1	1	3	9	2	2	0	1	0
Assets.....	8,535	22	45	193	1,431	646	1,597	0	575	0
Deposits.....	5,237	17	44	174	1,121	511	729	0	330	0
HAWAII										
Banks.....	2	0	0	0	0	0	0	1	1	0
Assets.....	7,981	0	0	0	0	0	0	1,213	846	0
Deposits.....	5,374	0	0	0	0	0	0	1,035	542	0
IDAHO										
Banks.....	3	0	0	0	1	1	1	0	0	0
Assets.....	1,228	0	0	0	286	347	595	0	0	0
Deposits.....	901	0	0	0	248	292	362	0	0	0
ILLINOIS										
Banks.....	101	7	19	16	39	11	4	3	1	1
Assets.....	39,815	95	673	1,109	6,740	4,100	3,252	3,863	1,204	10,353
Deposits.....	28,465	74	531	881	5,287	3,290	2,622	2,795	753	6,960

INDIANA												
Banks.....	57	3	5	10	28	5	4	1	1	465	0	0
Assets.....	15,565	15	187	710	4,921	1,960	2,735	1,317	881	317	0	0
Deposits.....	11,165	7	146	556	3,650	1,463	1,922					
IOWA												
Banks.....	19	2	4	2	5	2	3	1	0	0	0	0
Assets.....	5,123	31	162	143	643	937	1,989	1,218			0	0
Deposits.....	3,887	27	124	131	474	709	1,346	1,076			0	0
KANSAS												
Banks.....	17	1	4	3	6	0	1	1	1	1,071	0	0
Assets.....	12,479	4	150	164	1,100	0	806	1,685		537	0	0
Deposits.....	6,448	1	111	129	720	0	466	727				
KENTUCKY												
Banks.....	23	1	7	4	9	1	1	0	0	0	0	0
Assets.....	2,755	19	256	270	1,257	375	578	0	0	0	0	0
Deposits.....	2,085	16	204	206	890	333	436	0	0	0	0	0
LOUISIANA												
Banks.....	28	0	5	8	10	2	3	0	0	0	0	0
Assets.....	4,856	0	192	552	1,517	646	1,949	0	0	0	0	0
Deposits.....	3,555	0	138	407	1,021	534	1,456	0	0	0	0	0
MAINE												
Banks.....	22	0	2	4	3	7	5	1	0	0	0	0
Assets.....	8,922	0	76	270	573	3,010	3,177	1,816	0	0	0	0
Deposits.....	6,496	0	52	189	462	2,155	2,339	1,299	0	0	0	0
MARYLAND												
Banks.....	49	7	6	10	16	5	5	0	0	0	0	0
Assets.....	9,100	79	220	706	2,794	1,978	3,323	0	0	0	0	0
Deposits.....	7,338	64	187	611	2,223	1,673	2,580	0	0	0	0	0
MASSACHUSETTS												
Banks.....	163	3	6	19	61	38	23	11	2	0	0	0
Assets.....	66,818	54	250	1,436	11,421	14,461	16,005	15,042	1,019	0	0	0
Deposits.....	51,443	37	209	1,179	9,242	11,208	12,143	10,872	819	0	0	0
MICHIGAN												
Banks.....	20	1	2	2	8	2	3	1	0	0	1	0
Assets.....	18,583	4	72	152	1,629	627	1,772	1,207	0	0	13,119	0
Deposits.....	11,819	1	65	108	1,131	466	1,189	808	0	0	8,052	0
MINNESOTA												
Banks.....	21	3	2	7	7	0	2	0	0	0	0	0

Assets.....	3,457	64	77	569	1,037	0	1,710	0	0	0	0
Deposits.....	2,440	50	61	420	762	0	1,146	0	0	0	0
MISSISSIPPI											
Banks.....	8	1	3	1	2	1	0	0	0	0	0
Assets.....	968	24	110	51	361	423	0	0	0	0	0
Deposits.....	683	18	89	44	270	261	0	0	0	0	0
MISSOURI											
Banks.....	31	6	3	10	8	1	2	1	0	0	0
Assets.....	5,593	91	129	726	1,614	424	1,201	1,408	0	0	0
Deposits.....	3,841	60	66	571	1,247	303	910	684	0	0	0
MONTANA											
Banks.....	3	1	0	1	1	0	0	0	0	0	0
Assets.....	276	5	0	71	200	0	0	0	0	0	0
Deposits.....	231	1	0	59	171	0	0	0	0	0	0
NEBRASKA											
Banks.....	11	0	1	4	3	1	0	0	1	1	1
Assets.....	15,561	0	28	276	437	324	0	0	380	11,452	
Deposits.....	9,111	0	15	205	318	189	0	0	238	6,482	
NEVADA											
Banks.....	2	0	0	0	0	1	0	1	0	0	0
Assets.....	1,666	0	0	0	0	415	0	1,251	0	0	0
Deposits.....	1,260	0	0	0	0	301	0	959	0	0	0
NEW HAMPSHIRE											
Banks.....	17	0	0	2	9	2	3	0	1	0	0
Assets.....	13,547	0	0	150	2,029	827	2,097	0	1,056	0	0
Deposits.....	10,013	0	0	110	1,568	623	1,574	0	767	0	0
NEW JERSEY											
Banks.....	64	1	1	8	23	7	12	8	3	1	1
Assets.....	63,172	21	26	606	4,326	2,844	7,998	11,849	1,919	20,146	
Deposits.....	41,801	1	22	427	3,472	2,277	5,688	8,698	1,208	11,554	
NEW MEXICO											
Banks.....	9	1	0	1	2	4	1	0	0	0	0
Assets.....	2,952	25	0	66	374	1,577	909	0	0	0	0
Deposits.....	2,052	16	0	53	248	1,263	473	0	0	0	0
NEW YORK											
Banks.....	68	2	3	4	23	11	9	6	5	5	5
Assets.....	156,068	14	123	315	4,110	3,966	6,283	12,809	2,610	107,571	
Deposits.....	87,256	6	101	253	3,311	3,133	5,101	9,383	1,937	50,470	

GUAM										
Banks.....	1	0	0	1	0	0	0	0	0	0
Assets.....	83	0	0	83	0	0	0	0	0	0
Deposits.....	72	0	0	72	0	0	0	0	0	0

TABLE RC ASSETS AND LIABILITIES OF FDIC-INSURED DEPOSITORY INSTITUTIONS

Institutions Grouped by Charter Class
(Amounts in Millions of Dollars)

December 31, 2004	Total FDIC Insured	Commercial Banks				Savings Institutions		
		Total	National Charter	State Charter		Total	Federal Charter	State Charter
				Fed Member	Fed Nonmember			
Number of institutions	8,975	7,630	1,906	919	4,805	1,345	781	564
Total assets	10,104,623	8,412,844	5,601,612	1,275,490	1,535,742	1,691,779	1,325,236	366,543
Cash and due from depository institutions	421,681	387,534	252,677	82,092	52,765	34,147	25,822	8,325
Noninterest-bearing	257,248	233,656	159,940	36,522	37,194	23,592	18,066	5,526
Interest-bearing	164,434	153,878	92,737	45,570	15,571	10,556	7,756	2,800
Securities	1,859,958	1,551,261	908,069	273,079	370,113	308,697	204,005	104,692
Federal funds sold and securities purchased under agreements to resell .	406,018	385,097	291,601	54,386	39,111	20,920	18,164	2,757
Loans and leases, net	6,037,046	4,831,269	3,118,027	744,181	969,061	1,205,778	984,748	221,029
Plus: allowance for losses	82,049	73,513	48,989	10,630	13,894	8,537	6,578	1,959
Loans and leases, total	6,119,096	4,904,782	3,167,015	754,811	982,955	1,214,314	991,326	222,988
Assets held in trading accounts	513,075	504,194	474,615	15,907	13,672	8,881	8,772	109
Bank premises and fixed assets	101,219	86,786	49,643	15,805	21,337	14,434	10,315	4,118
Other real estate owned	5,130	3,845	1,632	626	1,587	1,285	916	369
Goodwill and other intangible assets	315,094	274,840	218,743	33,754	22,343	40,255	26,643	13,611
All other assets	445,402	388,019	286,605	55,662	45,752	57,383	45,851	11,532
Total liabilities, limited-life preferred stock, and equity capital	10,104,623	8,412,844	5,601,612	1,275,490	1,535,742	1,691,779	1,325,236	366,543
Total liabilities	9,065,470	7,562,776	5,043,535	1,144,847	1,374,394	1,502,694	1,181,401	321,292
Deposits, total	6,584,201	5,592,825	3,581,424	872,235	1,139,166	991,376	742,892	248,484
Federal funds purchased and securities sold under agreements to repurchase ...	675,996	577,989	377,858	106,548	93,582	98,007	69,140	28,867
Trading liabilities(1)	280,477	280,466	271,001	9,368	97	11	NA	11
Other borrowed money	1,112,706	736,437	518,829	105,300	112,308	376,269	337,071	39,198
Subordinated notes and debentures	118,536	110,138	90,504	15,890	3,744	8,397	7,618	780
All other liabilities	293,554	264,921	203,919	35,505	25,497	28,633	24,680	3,953
Total equity capital	1,039,153	850,068	558,077	130,643	161,348	189,085	143,835	45,250
Perpetual preferred stock	6,777	6,237	2,514	1,843	1,880	540	423	117
Common stock	30,657	29,761	13,520	6,866	9,375	896	550	346
Surplus	608,738	492,780	347,911	63,184	81,685	115,958	92,339	23,619
Retained earnings	392,982	321,290	194,133	58,750	68,408	71,691	50,523	21,168

NA - Not available

TABLE RI INCOME AND EXPENSE OF FDIC-INSURED DEPOSITORY INSTITUTIONS

Institutions Grouped by Charter Class
(Amounts in Millions of Dollars)

Calendar Year 2004	Total FDIC Insured	Commercial Banks				Savings Institutions		
		Total	National Charter	State Charter		Total	Federal Charter	State Charter
				Fed Member	Fed Nonmember			
Number of institutions	8,975	7,630	1,906	919	4,805	1,345	781	564
Total interest and fee income	418,816	347,415	222,901	51,395	73,119	71,401	55,818	15,583
Domestic office loans	298,531	240,497	147,613	35,784	57,101	58,035	46,884	11,151
Foreign office loans(1)	21,333	21,333	19,641	1,624	68	0	0	0
Lease financing receivables(1)	7,289	7,255	5,195	1,318	742	34	0	34
Balances due from depository institutions(1)	3,415	3,383	1,860	1,242	281	32	0	32
Investment securities	69,623	56,946	34,182	9,947	12,817	12,677	8,458	4,219
Assets held in trading accounts	9,717	9,712	8,960	489	263	5	0	5
Federal funds sold and securities								
purchased under agreements to resell(1)	5,121	5,056	4,077	503	476	66	4	61
Other interest income	3,787	3,233	1,373	489	1,371	553	472	81
Total interest expense	123,991	97,726	63,669	14,683	19,374	26,265	21,087	5,178
Domestic office deposits	63,968	49,267	27,149	7,831	14,287	14,701	11,198	3,504
Foreign office deposits(1)	13,338	13,338	11,580	1,582	176	0	0	0
Federal funds purchased and securities								
sold under agreements to repurchase(1)	10,040	9,580	6,632	1,369	1,580	460	14	446
Trading liabilities and other borrowed money ..	31,595	20,823	14,433	3,194	3,196	10,772	9,575	1,198
Subordinated notes and debentures	5,048	4,717	3,875	707	135	331	301	30
Net interest income	294,826	249,689	159,232	36,712	53,745	45,136	34,731	10,405
Provisions for credit losses and								
allocated transfer risk	29,042	26,203	18,671	2,530	5,003	2,838	2,579	259
Total noninterest income	203,035	184,083	127,361	31,297	25,425	18,952	16,687	2,264
Service charges on deposit accounts(1)	32,770	31,931	21,650	5,246	5,034	839	175	664
Total noninterest expense	295,644	257,634	170,810	42,903	43,921	38,010	30,485	7,525
Salaries and employee benefits	127,895	110,877	71,323	19,336	20,218	17,018	12,959	4,059
Premises and equipment	37,895	32,203	21,379	5,437	5,387	5,693	4,576	1,116
All other noninterest expense	129,854	114,555	78,108	18,130	18,316	15,299	12,949	2,350
Pre-tax net operating income	173,175	149,934	97,112	22,577	30,246	23,240	18,354	4,886
Gains (losses) on securities not held								
in trading accounts.	7,663	3,666	3,242	67	356	3,997	3,714	283
Applicable income taxes	58,163	48,948	32,271	7,284	9,393	9,215	7,802	1,413
Income before extraordinary items	122,675	104,652	68,083	15,360	21,209	18,022	14,266	3,756
Extraordinary items, net	295	71	68	-1	5	224	18	205
Net income	122,970	104,724	68,150	15,360	21,214	18,246	14,285	3,962

1 Not reported by institutions filing a Thrift Financial Report.